

identification, an identification of an intended receiver of the money order and an financial amount for the money order;

generating a money order from said money order system upon receipt of said transmitted information; and

sending said generated money order to said intended receiver.

2. A method of purchasing a money order via the internet as recited in claim 1 further including the step of generating an e-mail message to at least one of said user or intended receiver of said money order that said money order has been sent to said intended receiver.

3. A method of purchasing a money order via the internet as recited in claim 2 further including the steps of:

transmitting credit card information associated with said user; and

electronically processing said credit card information to make available funds needed for said purchase of said money order by said user.

4. A method for purchasing a money order via the internet as recited in claim 2 further including the steps of:

establishing a funds account on said users behalf in said money order system, said funds account having a predetermined amount of monetary funds;

electronically deducting a predetermined amount of funds from said funds account in accordance with the amount of funds required to generate said users purchased money order.

5. A method of purchasing a money order from a money order system via the internet for the purchase of goods purchased from an internet-based auction transaction, the method including the steps of:

awarding a bid to a buyer for goods to be purchased from a seller from an auction process conducted between said buyer and seller via the internet on an internet auction site;

contacting said an internet site for said money order system via the internet by said buyer after said bid is awarded to said buyer;

transmitting information to said money order system via the internet by said buyer to purchase said money order for said sale of said goods, said information including at least said buyers identification, an identification of said seller and a financial amount for the money order;

generating a money order from said money order system upon receipt of said transmitted information from said buyer;

delivering from money order system said generated money order to said seller; and

delivering said goods from said seller to buyer after said money order is generated.

6. A method as recited in claim 5 further including the step of providing a hyper-link in the auction site to the money order system site.

7. A method as recited in claim 6 further including the step of generating a message to at least one of said buyer or seller stating that said money order has been sent to said seller.

DL 8. A method as recited in claim 7 further including the steps of:
transmitting credit card information associated with said buyer to said
money order system internet site; and
electronically processing said credit card information to make available
funds needed for said purchase of said money order by said buyer in said money order
system site.

9. A method as recited in claim 7 further including the steps of:
establishing a funds account on said buyers behalf in said money order
system, said funds account having a predetermined amount of monetary funds;
electronically deducting a predetermined amount of funds from said funds
account in accordance with the amount of funds required to generate said money order
generated for the buyer.

10. A method as recited in claim 7 further including the step of
shipping the goods from said seller to buyer prior to said sellers receipt of said money
order and after said information is transmitted from said money order system to said
seller indicating that said money order is being delivered to said seller.

11. A system comprising:
a server configured to conduct an internet-based auction via a web site,
said server further configured to cause to be displayed, via said web site, a money order
request selection selectable by a bidder that participated in an auction conducted via said
web site; and

91 > a money order sub-system that is accessed via said web site upon selection by the bidder of said money order request selection, said money order sub-system configured for processing a money order request, said processing comprising:

requesting funds for a money order transaction upon receipt of a money order request;

upon confirmation of receipt of the requested funds, instructing a money order dispensing apparatus to generate a money order; and

confirming to the bidder that the money order request has been fulfilled.

12. A system according to Claim 11 wherein said money order sub-system comprises a money order server configured to communicate with said auction server, and a processor, said money order server coupled to said processor.

13. A system according to Claim 12 wherein said processor is programmed to request funds for a money order transaction upon receipt of a money order request by transmitting credit card information to a billing server.

14. A system according to Claim 12 wherein said money order server is further configured to communicate with a seller to confirm that a money order has been authorized.

15. A system according to Claim 12 wherein said money order sub-system further comprises a database coupled to said processor, said database comprising data for submitting an electronic funds transfer request and data for money order authorizations.

C1 16. A money order system for processing a money order request, the money order system configured to communicate with a money order dispensing apparatus, said money order system comprising:

a server for receiving communications from and transmitting communications to a money order requestor;

a memory for storing information relating to money order transactions;

a processor coupled to said server and to said memory, said processor programmed to:

request funds for a money order transaction upon receipt of a money order request;

upon confirmation of receipt of the requested funds, instruct the money order dispensing apparatus to generate a money order before the money order is automatically sent.

17. A system according to Claim 16 wherein said processor is further programmed to confirm to the requestor that the money order request has been fulfilled.

18. A system according to Claim 16 wherein said memory comprises a database, said database comprising data for submitting an electronic funds transfer request and data for money order authorizations.

19. A database, comprising:
data for submitting an electronic funds transfer request and based on a money order generation request from a requestor;
data on a completed electronic funds transfer;
data on delivery of a generated money order;

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data on authorization of generation of a money order; and
data on a confirmation, for the requestor, of the money order
authorization.

20. A method for purchasing a money order utilizing a money order
system, said method comprising:

submitting, to the money order system and via a wide area network, a
request for a money order, the request including authorization to debit a card account;
and

receiving confirmation, via the wide area network, that the money order
request has been fulfilled.

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21. A method according to Claim 20 wherein submitting a request for
a money order comprises the steps of:

selecting a money order request selection on a web page;
entering data requesting the money order including information
identifying an account to be debited; and
authorizing debiting the account.

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22. A method for generating a money order from a money order
dispensing apparatus, said method comprising:

receiving, from a requestor and via a wide area network, a money order
request;

requesting an electronic funds transfer upon receipt of the money order
request;

instructing the money order dispensing apparatus to generate a money
order upon receipt of the funds in response to the electronic funds transfer request; and

c3 concluded

initiating delivery of the money order after generation.

5-76 23. A method according to Claim 22 wherein requesting an electronic funds transfer comprises transmitting credit card information to a billing server.

24. A method according to Claim 22 further comprising the step of notifying a party that is to receive the money order that the money order has been authorized.

25. A method according to Claim 22 further comprising the step of transmitting the money order to a party.

26. A method of purchasing a money order via the internet as recited in claim 1, wherein the sending step is initiated by the money order system.

REMARKS

Attached hereto is a marked-up version of the changes made to the specification and claims by the current amendment. The attached page is captioned **"Version with marking to show changes made."** Claims 16, 19, 20, and 22 are amended. Claims 1-26 are currently pending.

It is noted that the present Office Action neither rejects nor allows claim 26. Further, no argument is provided as to why claims 23-25 are rejected or allowed. Clarification with respect to claims 23-26 in a non-final Office Action is respectfully requested.